RESEARCH REPORTS ON HOMELESSNESS

Vital Mission

Ending Homelessness Among Veterans

Why so many veterans are homeless, how many veterans are homeless in your state, what housing has to do with it, and how to prevent and end homelessness among veterans.

National Alliance to End Homelessness

Homelessness Research Institute

NOVEMBER 2007

Vital Mission
Ending Homelessness Among Veterans
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Mary Cunningham
Meghan Henry
Webb Lyons

Homelessness Research Institute

The Homelessness Research Institute, the research and education arm of the National Alliance to End Homelessness, works to end homelessness by building and disseminating knowledge that drives policy change. The goals of the Institute are to build the intellectual capital around solutions to homelessness; to advance data and research to ensure that policymakers, practitioners, and the caring public have the best information about trends in homelessness and emerging solutions; and to engage the media to ensure intelligent reporting on the issue of homelessness.

National Alliance to End Homelessness

The National Alliance to End Homelessness is a nonpartisan, mission-driven organization committed to preventing and ending homelessness in the United States. The Alliance works collaboratively with the public, private, and nonprofit sectors to build state and local capacity, leading to stronger programs and policies that help communities achieve their goal of ending homelessness. Guiding our work is *A Plan, Not a Dream: How to End Homelessness in Ten Years*. This plan identifies our nation's challenges in addressing the problem and lays out practical steps our nation can take to change its present course and truly end homelessness within 10 years.

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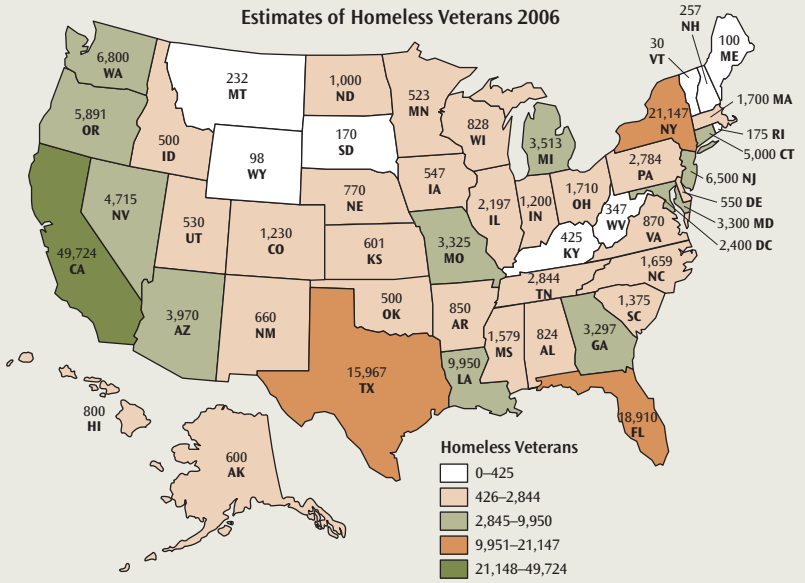
Summary

This report provides a glance at the demographic and socioeconomic characteristics of U.S. veterans, synthesizes research on homeless veterans, and provides data on how many veterans are homeless, including numbers by state. In addition, it provides a closer look at how the lack of affordable housing may contribute to homelessness among veterans and how many veterans have risk factors for homelessness.

Far too many veterans are homeless in America. Homeless veterans can be found in every state across the country and live in rural, suburban, and urban communities. Many have lived on the streets for years, while others live on the edge of homelessness, struggling to pay their rent. We analyzed data from the Department of Veterans Affairs and the Census Bureau to examine homelessness and severe housing cost burden among veterans. This report includes the following findings:

- In 2006, approximately 195,827 veterans were homeless on a given night—an increase of 0.8 percent from 194,254 in 2005. More veterans experience homeless over the course of the year. We estimate that 336,627 were homeless in 2006.
- Veterans make up a disproportionate share of homeless people. They represent roughly 26 percent of homeless people, but only 11 percent of the civilian population 18 years and older. This is true despite the fact that veterans are better educated, more likely to be employed, and have a lower poverty rate than the general population.
- A number of states, including Louisiana and California, had high rates of homeless veterans. In addition, the District of Columbia had a high rate of homelessness among veterans with approximately 7.5 percent of veterans experiencing homelessness.
- We estimate that in 2005 approximately 44,000 to 64,000 veterans were chronically homeless (i.e., homeless for long periods or repeatedly and with a disability).

Total Homeless: 195,827 veterans



Lack of affordable housing is the primary driver of homelessness. The 23.4 million U.S. veterans generally do not have trouble affording housing costs; veterans have high rates of home ownership and appear generally well housed. However, there is a subset of veterans who have severe housing cost burden.

- We estimate that nearly half a million (467,877) veterans were severely rent burdened and were paying more than 50 percent of their income for rent.

- More than half (55 percent) of veterans with severe housing cost burden fell below the poverty level and 43 percent were receiving foods stamps.
- Rhode Island, California, Nevada, and Hawaii were the states with the highest percentage of veterans with severe housing cost burden. The District of Columbia had the highest rate, with 6.4 percent of veterans paying more than 50 percent of their income toward rent.
- Female veterans, those with a disability, and unmarried or separated veterans were more likely to experience severe housing cost burden. There are also differences by period of service, with those serving during the Korean War and WWII more likely to have severe housing cost burden.
- We estimate that approximately 89,553 to 467,877 veterans were at risk of homelessness. At risk is defined as being below the poverty level and paying more than 50 percent of household income on rent. It also includes households with a member who has a disability, a person living alone, and those who are not in the labor force.

These findings highlight the need to expand homeless prevention and affordable housing programs targeted at veterans. Further the findings demonstrate that ending homelessness among veterans is a vital mission that requires the immediate attention of policymakers.

Introduction

Men clutching signs that read "Homeless Veteran, Please Help" are an all too common sight on America's sidewalks, streets, and park benches. There are even more homeless veterans that we do not see: the female veteran who recently returned from Iraq who is struggling to move her family out of emergency shelter and into permanent housing or the Vietnam veteran who is in recovery and living in transitional housing. Homelessness among veterans is a widespread problem that affects nearly every community, from the streets of skid row in Los Angeles all the way to rural counties in southeastern and central Ohio. Snapshot data in this report reveal that approximately 195,827 veterans are homeless on any given night. Many more veterans—approximately 336,627—experience homelessness over the course of the year. Considering the number of programs targeted to veterans, it is not an exaggeration to say that one of the most significant failures of public policy is the number of American veterans who experience homelessness.

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History clearly illustrates that as a nation we need to do more to protect veterans from falling through the cracks and becoming homeless. As the country struggles to resolve the ongoing wars in Afghanistan and Iraq, it is important to underscore the after effects of war, to ensure that government policies are supporting troops as they return home, and to do more for veterans who are already homeless. Recently, Senator Robert Menendez put it best when he said "A grateful nation would work to ensure that the men and women who risked their lives serving their country are not left stranded when they fall on hard times back home…we should act to make sure veterans can put a roof over their head."[1]

Communities are working to end homelessness among veterans. Across the country, thousands of stakeholders—policymakers, advocates, researchers, practitioners, former and currently homeless people, community leaders, and concerned citizens—have joined together to create 10-year plans to end homelessness.[2] While most plans are geared toward ending homelessness among *all* people, many outline strategies that focus on meeting the targeted needs of homeless veterans. These committed communities are struggling with retooling the homelessness assistance systems to make them work more efficiently and to target funding toward getting homeless people back into permanent housing. Communities are also working to make mainstream systems of care (e.g., housing programs, health and mental health, and correction facilities) more responsive to the needs of vulnerable individuals and families. While some communities are making progress, challenges remain daunting.

[1] See "Senators Introduce Bill to Provide Housing for Homeless Veterans" press release issued by Senator Barack Obama on April 10, 2007.
[2] Cunningham, M., Lear, M., Schmitt, E., & Henry, M. 2006. *What's in Community Plans to End Homelessness.* Washington, DC: National Alliance to End Homelessness

U.S. Veterans at a Glance

Every year, since 1840, the U.S. Census Bureau has collected information on persons who are "no longer on active duty, but who served in the United States Army, Navy, Air Force, Marine Corps, Coast Guard, or National Guard or who served in Merchant Marines during World War II."[3, 4] This information is used to estimate the number of veterans who are eligible for government benefits. According to the 2005 American Community Survey, the most recent Census Bureau estimate, approximately 23.4 million people are veterans of the U.S. military, constituting around 11 percent of the U.S. civilian population age 18 years and over.

Approximately one-third of current veterans served during the Vietnam era; slightly less than 20 percent are Gulf War veterans; and around 30 percent are veterans of the Korean War and World War II (WWII). With upwards of 1.3 million troops deployed after September 11th, serving in Operation Iraqi Freedom and Operation Enduring Freedom, the number of new veterans will increase over the next five years.[5]

The demographic composition of veterans is changing. The veteran population is aging and overall the number of veterans in the United States has been decreasing. Since 2000, the population of veterans decreased nearly 15 percent from 27.4 million in 1980 to 23.4 million in 2005.[6] In addition, as more women join the military the number of female veterans is increasing. The Department of Veterans Affairs estimates that women will make up nearly 10 percent of veterans by 2010.[7]

Veterans are a unique group whose characteristics do not reflect the general population.

- White adults are overrepresented in the veteran population, while minorities, especially Hispanic or Latino groups, are underrepresented. White veterans comprise 85 percent of the total, compared to 75.8 percent of the nonveteran population. Black or African American groups make up 10.1 percent of veterans, but 11.3 percent of nonveterans; and Hispanic or Latinos are only 4.7 percent of veterans and 13.8 percent of nonveterans (Exhibit 1).
- The most significant difference between veterans and nonveterans is gender. Males make up 93.1 percent of veterans and 42.6 percent of nonveterans, whereas females are only 6.9 percent of veterans and 57.4 percent of nonveterans. (Exhibit 2).

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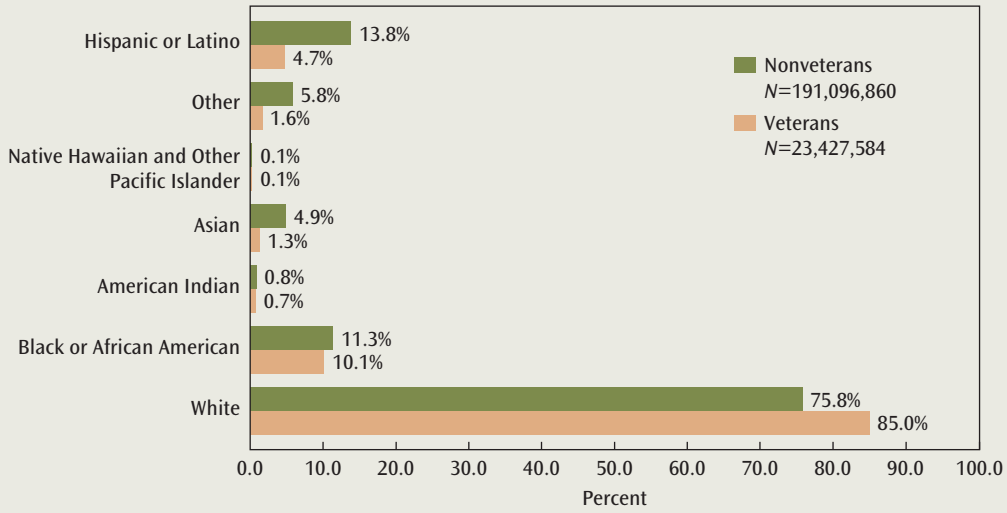
[3] U.S. Census Bureau. 2006. *American Community Survey 2004 Subject Definitions*. Washington, DC: Author.
[4] The American Community Survey questionnaire asked each person living in the household, including the head of household, "Has this person ever served on active duty in the U.S. Armed Forces, military reserves, or National Guard?" and "When did this person serve on active duty in the U.S. Armed Forces?"
[5] Department of Veterans Affairs. 2006. *America's Wars*. Washington, DC: Author.
[6] Richardson, C., & Waldrop, J. 2003. *Veterans 2000*. Washington, DC: U.S. Census Bureau.
[7] Katz, L., Bloor, L., Cojucar, G., & Draper, T. 2006. Women who served in Iraq seeking mental health services: Relationships between military sexual trauma, symptoms, and readjustment. Psychological Services. Under review.

- Veterans are older than nonveterans. Although only 36 percent of veterans are between the ages of 18 and 54, 73.9 percent of nonveterans fall in that age range (Exhibit 3).
- Overall, veterans tend to be better off economically than nonveterans. The median income for male veterans is $34,617 compared to $31,308 for nonveterans. The difference is even bigger for female veterans, who earn $26,470 compared to their counterpart's annual median income of $19,179. The poverty rate for veterans is 5.8 percent, but for nonveterans, it is 12.3 percent. Veterans also have a lower unemployment rate (5.5 percent) than their nonveteran counterparts (6.7 percent) (Exhibits 4 and 5).

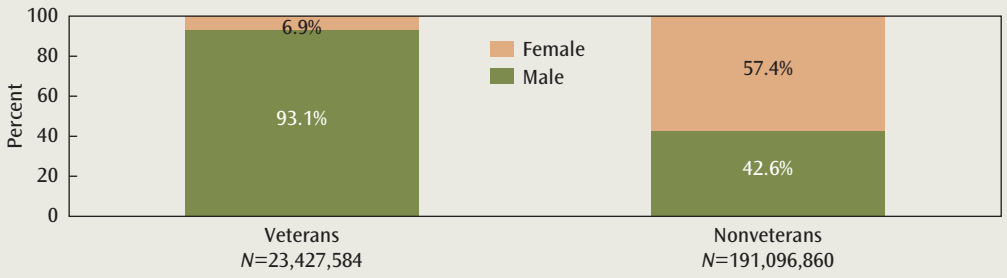
In sum, veterans are quite different from the general population. They are much more likely to be male, white, and more economically secure. They also have higher rates of employment and higher median income than nonveterans.

Exhibit 1 Veteran Status by Race and Ethnicity



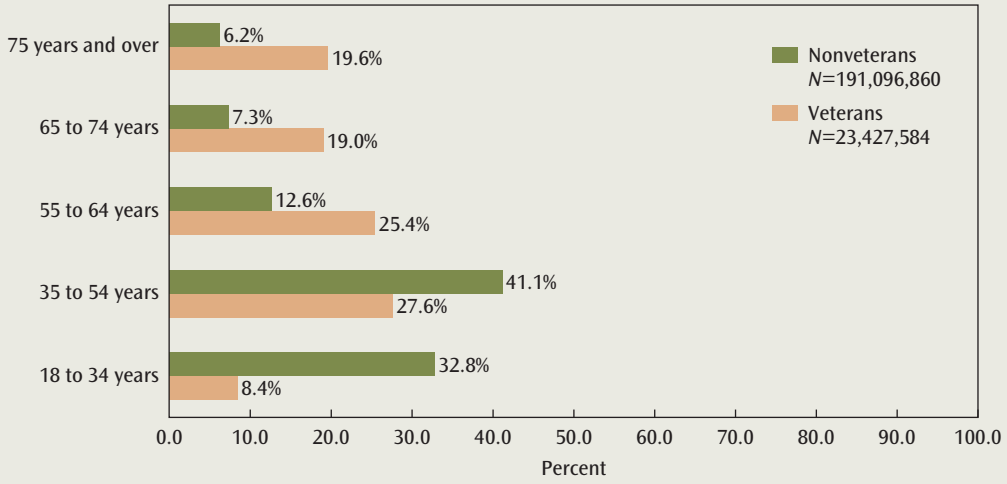
Margin of error is +/–0.1
Source: American Community Survey 2005

Exhibit 2 Veteran Status by Gender



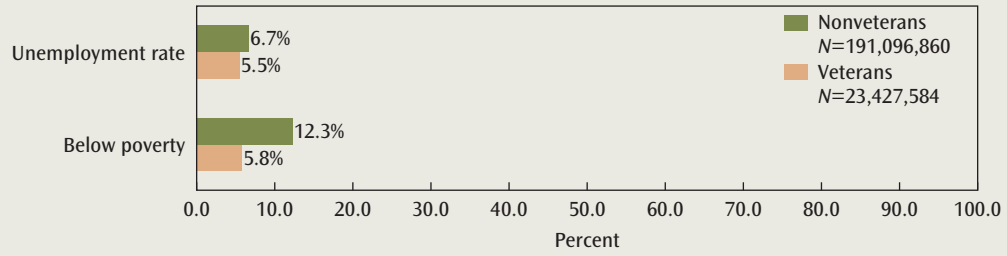
Margin of error is +/–0.1
Source: American Community Survey 2005

Exhibit 3 Veteran Status by Age



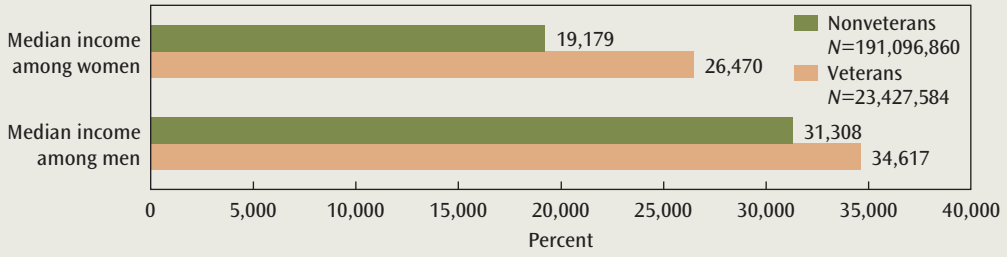
Margin of error is +/–0.1
Source: American Community Survey 2005

Exhibit 4 Veteran Status by Poverty and Unemployment



Margin of error is +/–0.1
Source: American Community Survey 2005

Exhibit 5 Veteran Status and Gender by Median Income



Source: American Community Survey 2005

Causes of Homelessness Among Veterans

Despite being better off on most measures of socioeconomic well-being, the percentage of veterans experiencing homelessness is greater than the percentage of veterans in the general population. In 2005, veterans made up 11 percent of the adult population, but 26 percent of the homeless population.[8]

The causes of homelessness among veterans are difficult to disentangle. The same things that predict homelessness among the general population—health issues, economic hardships, lack of affordable housing, access to support networks, and personal characteristics—also predict homelessness among veterans. However, veterans face additional challenges when trying to overcome these obstacles. Prolonged separation from traditional supports such as family and close friends, highly stressful training and occupational demands that can affect their personality, self-esteem and ability to communicate, and nontransferability of skills to civilian jobs are among a few of the challenges.

A review of the research literature reveals a number of complicated factors, discussed below, that place veterans at risk of homelessness and prevent them from obtaining and securing permanent housing. These factors include those that existed prior to military service—such as coming from a poor family—or those that are developed after service, for example, mental or physical health problems.

Lack of Income

Veterans who experience homelessness, like most homeless people, typically have very low incomes, and research suggests that extreme poverty predisposes veterans to homelessness.[9] For this reason, veterans who joined the service after 1973 through the all-volunteer force and are more likely to come from poverty and have lower rates of educational attainment, are likely to

[8] This estimate was calculated with 2005 veterans data from the CHALENG data set and 2005 tabulations of Continuum of Care (CoC) point-in-time counts. The CoC counts do not differentiate between adults and children, so in the number provided here—percent of homeless people who are veterans—the denominator includes some people under 18. If children were taken out of the 744,313 total, veterans would make up a larger percentage of the homeless population. This suggests that 26 percent is a conservative estimate. Either way, this estimate falls within the bounds of past research. Rosenheck (1994) reviewed research studies and found that between 29 and 49 percent of homeless men are veterans. HUD's recent Annual Homelessness Assessment report (2007) puts the percentage of homeless veterans at 18 percent; however, 35 percent of the cases in this data source were missing, making the estimate highly unreliable.

[9] Tessler, R., Rosenheck, R., & Gamache, G. 2002. Comparison of homeless veterans with other homeless men in a large clinical outreach program. *Psychiatric Quarterly*. 73(2): 109–19.

be at risk of homelessness.[10] Recent reports indicate that veterans returning from U.S. combat missions in Iraq and Afghanistan also face significant risk factors related to income and employment.[11] The unemployment rate for veterans aged 20 to 24 is 15 percent, and younger veterans with limited education are struggling to transfer their military skills into the civilian workforce. Furthermore, a number of returning veterans are finding that their civilian jobs no longer exist. Without sufficient income or financial resources to afford housing in an increasingly unaffordable market, many veterans experience homelessness.

Physical Health and Disability

Homeless veterans have high rates of health-related problems and disability. One out of 10 veterans is disabled and many suffer from physical disabilities, oftentimes caused by injuries in combat.[12] The number of disabled veterans is increasing with more than 20,000 veterans suffering from wounds in Iraq and Afghanistan.[13] Disabled veterans confront additional obstacles when accessing permanent housing, including persistent discrimination in the housing market against persons with disabilities and the inability to afford rent. Typical SSI disability payments are inadequate to meet the cost of rental housing in most cities.[14]

Mental Health and Disability

Mental health issues are also prevalent among veterans. The VA reports that 45 percent of homeless veterans suffer from mental illness, including many who report high rates of post-traumatic stress disorder (PTSD). More recent studies suggest that veterans returning from Iraq and Afghanistan may face high risks of homelessness because of mental health problems: 19 percent of Iraq veterans reported a mental health problem, compared with 11.3 percent for those returning from Afghanistan.[15] It appears that combat exposure is an important factor, as rates of PTSD for those returning from Iraq were almost twice the PTSD rates before deployment.

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[10] In attempting to determine the causes of homelessness among veterans, some researchers have pointed to the advent of the All-Volunteer Force (AVF) in 1973 as a partial explanation. Once the AVF was instituted, the military no longer had a representative sample of the male population, but rather attracted men who had weak family ties, a lack of social support, substance abuse and mental health problems, and disadvantaged childhoods. While military experience may have exacerbated those factors, veterans of the AVF, especially in its early years when military service was unpopular, may have already been at a greater risk of homelessness. In fact, age cohort studies have supported this argument; in 1987, there was a disproportionate risk of homelessness among veterans aged 20–34 (veterans of the early AVF), and in 1996 the same cohort, aged 35–44, were still disproportionately represented among the homeless population, though to a lesser extent. See Richard Tessler, Robert Rosenheck, and Gail Gamache, "Homeless Veterans of the All Volunteer Force: A Social Selection Perspective," Armed Forces & Society 29, no. 4 (Summer 2003): 511.

[11] Swords to Plowshares Iraq Veteran Project. *Risk and Protective Factors for Homelessness Among OIF/OEF Veterans*. Prepared for the National Coalition for Homeless Veterans. June 6, 2006.

[12] Author's tabulations of American Community Survey, 2005.

[13] "U.S., Iran Open Dialogue on Iraq." *The Washington Post*. May 29, 2001, p.A1.

[14] Technical Assistance Collaborative. 2005. Priced out in 2004. Boston, MA: Author.

[15] Hoge, C., Auchterlonie, J., & Milliken, C. 2006. Mental health problems, use of mental health services, and attrition from military service after returning from deployment to Iraq or Afghanistan. *Journal of the American Medical Association*. 295(9): 1023–32.

Substance Abuse

According to the Department of Veterans Affairs, approximately 70 percent of homeless veterans suffer from substance abuse problems, with considerable overlap between mental illness and substance use disorders.[16] Although these overall rates of mental illness and substance abuse are similar to other homeless adult males, some research suggests there is more alcohol dependence and abuse among homeless veterans than homeless nonveterans. Persons with substance abuse problems may have trouble maintaining employment and meeting their monthly housing costs.

Weak Social Networks

Social networks made up of family and friends are important for everyone, but they are especially critical for those who are returning home to what often looks like a changed world. For returning veterans, adjusting to civilian life is the first major challenge. This includes reconnecting with family and friends, adjusting to lack of a structured lifestyle, addressing mental health or disabling conditions, identifying and navigating veteran's services, and finding employment and housing. Adjusting to civilian life could be more difficult for veterans returning from Iraq and Afghanistan because of longer tour duties of up to 2 years.[17] Research shows that the greatest risk factors for homelessness are lack of support and social isolation after discharge. Veterans have low marriage rates and high divorce rates and, currently, one in five veterans is living alone. Social networks are particularly important for those who have a crisis or need temporary help. Without this assistance, they are at high risk for homelessness.[18]

Lack of Services to Meet Current Need

One might expect veterans to have protection against homelessness because of the extensive array of services and benefits offered to all veterans. The VA has over 19,000 transitional housing beds for homeless veterans (10,000 through partnerships with local community agencies) with 460 FTEE in homeless program staffing. The VA has also invested in new homeless prevention initiatives targeting at-risk populations including veterans recently released from military service and veterans incarcerated in prisons. The capacity of VA services to reach all of those in need is unclear. A number of Government Accountability Office (GAO) and VA studies indicate that, with a cohort of new veterans returning from Iraq and Afghanistan, the VA is challenged to maintain the capacity to provide timely access to mental health and medical services for veterans at risk for homelessness.[19]

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[16] United States Department of Veterans Affairs. 2006. *Homeless Veterans.* Downloaded March 2007. http://www1.va.gov/homeless/page.cfm?pg=1.
[17] Swords to Plowshares Iraq Veteran Project. *Risk and Protective Factors for Homelessness Among OIF/OEF Veterans*. Prepared for the National Coalition for Homeless Veterans. June 6, 2006.
[18] Ibid.
[19] Ibid.

Programs for Homeless Veterans

With a budget of approximately 73 billion, the Department of Veterans Affairs (VA) is the primary government service provider to veterans and their families. The department offers a wide range of programs, including health care, compensation, pension, vocational rehabilitation and employment, education and training, home loans, life insurance, and burial services. In addition, the VA offers programs targeted specifically to homeless veterans. In 2007, the department is slated to spend approximately $270 million on programs targeted to homeless veterans, including Health Care for Homeless Veterans ($59.3 million), Domiciliary Care for Homeless Veterans ($72.7 million), Compensated Work Therapy/Therapeutic Residence ($20.3 million), the Grant Per Diem Program ($92.1 million), and the Homeless Veterans Reintegration Program ($21 million).[20] In addition to VA homeless programs, a number of homeless veterans programs are administered by the Department of Labor (DOL) and the Department of Housing and Urban Development (HUD). These programs and others are described below.

- **Grant and Per Diem Program** – The Homeless Providers Grant and Per Diem Program (GPD) is funded by Health Care for Homeless Veterans and provides transitional housing (available for three to 24 months with an average stay of four months) and service centers to homeless veterans. The GPD program is operated by local nonprofit and public agencies, which compete for grants—capital cost grants, which can pay for a percentage of housing acquisition, and Per Diem grants, a fixed reimbursement rate to cover the cost of beds. The GAO found that the program spent about $67 million in fiscal year 2005 and has the capacity to house 8,000 veterans on any given night. In 2005, the program served 16,000 veterans.[21]
- **Housing and Urban Development-Veteran Affairs Supportive Housing Program (HUD-VASH)** – This joint program, and the only HUD program targeted directly to veterans, provides permanent supportive housing to homeless veterans with serious mental illness and substance use disorders. HUD-VASH began in 1992 and currently offers 1,780 HUD Section 8 vouchers and VA community based case management to chronically homeless veterans. VA evaluation indicates that the HUD-VASH program significantly reduces homelessness for hard-to-serve veterans.[22]

[20] Perl, L. 2007. CRS Report for Congress: Veterans and Homelessness. Washington, DC: Congressional Research Service.
[21] GAO. 2006. Homeless Veterans Programs. Washington, DC: Author.
[22] The VA also offers a smaller Supported Housing program without the partnership with HUD where VA staff help homeless veterans identify permanent housing and then provide case management services.

- **Stand Downs** – Stand Downs are collaborative events—typically one to three days—coordinated between local VAs, homeless service providers, and other government agencies that offer a range of services to homeless veterans.
- **Domiciliary Care for Homeless Veterans (DCHV)** – DCHV offers residential biopsychosocial treatment and rehabilitation services to approximately 5,000 homeless veterans a year. The average length of stay in the domiciliary program is four months, and the domiciliaries provide post-discharge support.
- **Compensated Work Therapy/Veterans Industries** – Under this program, homeless and at-risk veterans live in supervised group homes and work for pay at Veterans Industries—jobs the VA has contracted with both the private and public sector. The average length of stay in these programs is 174 days, and there are over 150 locations.
- **CHALENG** – The Community Homeless Assessment, Local Education and Networking Groups was started in 1994 by the VA to enhance the continuum of services offered to homeless veterans. Local VA medical centers and other community agencies work together to assess the needs of homeless veterans in order to provide a wider array of services. Each year Project CHALENG publishes a summary report of the results from the assessment survey.
- **Homeless Veterans Reintegration Program (HVRP)** – HVRP is administered by the Department of Labor. The purpose of the program is to help homeless veterans acquire meaningful employment in the labor force. HVRP provides yearly competitive grants to state and local workforce investment boards, public agencies, and both nonprofit and for-profit organizations who offer employment-based case management and services. HVRP also includes an outreach component using veterans who previously experienced homelessness.
- **Incarcerated Veterans Transition Program (IVTP)** – Also administered by the Department of Labor, the IVTP became a new grant category in FY 2004, funded under HVRP. The purpose of IVTP is to help veterans who are ex-offenders and are at risk of homelessness successfully enter the work force. Grants are given to community agencies who provide case management and support to make veterans transition into the community more successful.

Homelessness Among Veterans

How many veterans experience homelessness in the United States? Recent data released by the Department of Veterans Affairs reveal that in 2005 there were at least 194,254 homeless veterans in the United States in a given night. In 2006, the num-

ber of homeless veterans increased to 195,827. The number of homeless veterans as estimated by the VA has increased each year since 2004, when the estimate was approximately 192,000 (Table 1).[23] These data represent a point in time and were collected by local VA staff (see About Veterans Homelessness Data for more on how the VA collects these data). Point-in-time data only provide a snapshot of people who experience homelessness; the reality is that homelessness is quite fluid—people move in and out of homelessness—and many more people experience homelessness over the course of a year.[24] Using a formula developed by Dr. Martha Burt of the Urban Institute that uses point-in-time estimates to project annual estimates, we found that approximately 336,627 veterans were homeless over the course of the year (Table 1).

Estimates from homelessness data reveal that 744,313 people were homeless at a point in time in January 2005. Using 744,313 as the denominator and the VA 2005 estimate of 194,254 as the numerator, veterans make up approximately 26 percent of the homeless population, while only making up 11 percent of the adult population (Table 2). This is true despite the fact that, as a group veterans are better educated, more likely to be employed, and have lower poverty rates than the general population. As our housing cost burden analysis in an upcoming section will show, they are also more likely to be homeowners and more likely to be able to afford the cost of housing.

[23] In 2004, the VA changed their methods for collecting data on homeless veterans which led to a significant decrease, although, according to the VA, a more accurate count of how many veterans experience homelessness. For more on how these data are collected, please see the methodological appendix available at www.endhomelessness.org.

[24] Point-in-time data represent a snapshot in time; therefore, they do not capture all of the people who experience homelessness throughout the year. Further, point-in-time counts tend to overrepresent those who are chronically homeless—those who are always there when the snapshot is taken—and underrepresent people who cycle in and out of homelessness who may be missed because they are not homeless at the time the count was taken.

Table 1 National Estimates of Homeless Veterans 2004–2006

2004			2005			2006		
Homeless Veterans			**Homeless Veterans**			**Homeless Veterans**		
Point-in-time count	*Annual Estimate*	Total Veterans	*Point-in-time count*	*Annual Estimate*	Total Veterans	*Point-in-time count*	*Annual Estimate*	Total Veterans
192,000	332,800	23,601,981	194,254	335,054	23,427,584	195,827	336,627	Not yet released
(0.8%)	(1.41%)		(0.8%)	(1.43%)				

Notes: The estimates on homeless veterans come from the CHALENG data set released by the Department of Veterans Affairs. For more information on how these data are gathered, please see the methodological appendix. Estimates on the number of veterans are from the American Community Survey collected by the U.S. Census.

The formula for projecting an annual estimate from a point-in-time estimate is a+(b*51)*(1-c)=annual estimate. Where a=point-in-time total count (195,827); b=number of veterans who had become homeless in the last seven days (5,874); and c=proportion of verterans who have had a previous homeless episode in the past 12 months. With the numbers plugged in, the formula reads 195827+(5874*51)*(1-0.53)=336,627. Since data for b and c were not available in the CHALENG data, we used the National Survey of Homeless Assistance Providers and Clients (NSHAPC) by Burt (1999) to create assumptions about the numbers of veterans who had become homeless in the past seven days and the proportion of veterans who have had a previous homeless episode in the past 12 months. Please see Burt M. and C. Wilkins, 2006. *Estimating the Need.* Washington, DC: Corporation for Supportive housing for more on creating estimates.

Table 2 Percentage of Homeless People Who Are Veterans 2005

Homelessness 2005	Homeless Veterans 2005	Percentage of Homeless People Who Are Veterans
744,313	194,254	26%

Notes: The estimates on homeless veterans come from the CHALENG data set collected by the Department of Veterans Affairs. For more information on how these data are gathered, please see the methodological appendix available at www.endhomelessness.org. The estimate on the number of homeless people in 2005 comes from author tabulations of HUD Continuum of Care data. For more information, please see Homelessness Counts (2006) published by the National Alliance to End Homelessness.

Chronic Homelessness Among Veterans

Many hypothesize that veterans are more likely to be chronically homeless (homeless for long periods or repeated episodes and with a disability) than other people who experience homelessness. Officials from the VA have reported that veterans are twice as likely as other Americans to be chronically homeless.[25] People who are chronically homeless, particularly male single adults, are the people we are more likely to see every day on the street. This may partially explain why homelessness among veterans is perceived as ubiquitous.

However, at the national level, there are no reliable data for how many veterans experience chronic homelessness. Continuums of Care, through Homelessness Information Management Systems (HMIS), will eventually be able to identify chronically homeless veterans. Until then, we must rely on rough estimates and older data. The last estimate of chronically homeless veterans, from 1996, found that approximately 32 percent of homeless male veterans reported being homeless for long periods. Recent data on homelessness counts from across the country found that approximately 23 percent of all homeless people were chronically homeless. Using these parameters as rough guidelines, we estimate that between 44,000 and 64,000 veterans are chronically homeless.[26]

[25] Corporation for Supportive Housing. 2006. *Ending Homelessness Among Veterans Through Permanent Housing*. Oakland, CA: Author.
[26] The GAO estimated a similar number, concluding that approximately 63,000 veterans are chronically homeless. GAO. 2006. Homeless Veterans Programs. Washington, DC: Author.

About Veterans Homelessness Data

Each year the Department of Veterans Affairs (VA) collects data from local VA staff (usually the VA homeless program director at the local VA medical center). These "point of contacts" create an estimate of homeless veterans using a number of sources: HUD, Census, local Continuum of Care estimates, VA client data, staff impressions and others. Though most point of contacts use more than one source to create a local estimate of homeless veterans, the most widely utilized data source is the Continuum of Care point-in-time counts. The point of contacts are asked to report on a point in time: the highest number during any day in the last week of January.

For more information about the data, please see Appendix A available at www.endhomelessness.org.

Homeless Veterans by State

To understand geographic distributions of homeless veterans, the data were aggregated by state. A number of states have high rates of homeless veterans. Table 3 shows that in 12 states, homeless veterans exceed 1 percent of the state's population of veterans. Among the highest rates in the country were the District of Columbia, Louisiana and California. A number of reasons might explain why these locations have high rates of homelessness among veterans, including the location of a veteran's medical center or military base, the cost of housing, and the adequacy and capacity of services for veterans. In addition, improved data collection efforts may uncover more homeless veterans. Vermont and Maine have the lowest rates of homeless veterans, with populations less than 0.1 percent of their veteran population.

Overall, the number of veterans who are homeless increased slightly from 2005 to 2006. Changes in the number of homeless veterans by state varied significantly, with some states showing increases and others decreases. Notably, Nebraska, New York, and Vermont reported a significant increase in homeless veterans. Colorado, Georgia, and Kentucky reported a significant decrease.

One should proceed with caution when looking at changes from 2005 to 2006, because these estimates are rough guidelines rather than precise estimates and a number of variables could account for the change, including changes in the data collection methods. Rather than drawing conclusive interpretations from these data, readers should use significant increases or decreases in the number of homeless veterans as a starting point for exploring factors that contributed to the change. A number of factors could lead to increases in homelessness among veterans, including changes in the housing market or changes in services, among others.

Table 3 Homelessness Among Veterans by State

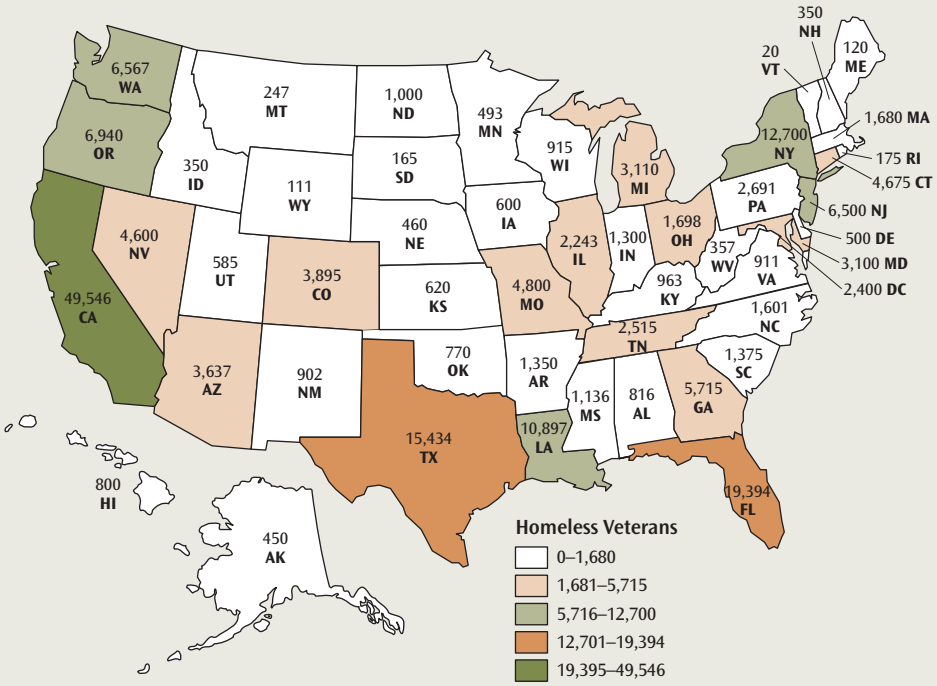
State	Homeless Veterans 2005	Homeless Veterans 2006	Total Veterans 2005	% of Veterans Who Are Homeless	Percentage Change
AK	450	600	74,482	0.6	33.33
AL	816	824	403,950	0.2	0.98
AR	1,350	850	259,304	0.52	–37.04
AZ	3,637	3,970	538,880	0.67	9.16
CA[1]	49,546	49,724	2,193,336	2.26	0.36
CO	3,895	1,203	402,091	0.97	–69.11
CT	4,675	5,000	261,294	1.79	6.95
DC	2,400	2,500	31,959	7.51	4.17
DE	500	550	79,151	0.63	10
FL[2]	19,394	18,910	1,717,801	1.13	–2.50
GA	5,715	3,297	731,466	0.78	–42.31
HI	800	800	116,793	0.68	0
IA	600	547	249,911	0.24	–8.83
ID	350	500	132,844	0.26	42.86
IL	2,243	2,197	853,338	0.26	–2.05
IN	1,300	1,200	505,259	0.26	–7.69
KS	620	601	238,506	0.26	–3.06
KY	963	425	341,752	0.28	–55.87
LA	10,897	9,950	331,822	3.28	–8.69
MA	1,680	1,700	453,249	0.37	1.19
MD	3,100	3,300	480,654	0.64	6.45
ME	120	100	145,352	0.08	–16.67
MI	3,110	3,513	782,823	0.4	12.96
MN	493	523	407,255	0.12	6.09
MO	4,800	3,325	533,517	0.90	–30.73
MS[2]	1,136	1,579	226,398	0.50	39
MT	247	232	100,637	0.25	–6.07
NC	1,601	1,659	723,831	0.22	3.62
ND	1,000	1,000	58,479	1.71	0
NE	460	770	154,607	0.3	67.39
NH	350	257	129,603	0.27	–26.57
NJ	6,500	6,500	546,437	1.19	0
NM	902	860	177,687	0.51	–4.66
NV	4,600	4,715	233,633	1.97	2.5
NY	12,700	21,147	1,098,272	1.16	66.51
OH	1,698	1,710	982,418	0.17	0.71
OK	770	500	314,464	0.24	–35.06
OR	6,940	5,891	350,365	1.98	–15.12
PA	2,691	2,784	1,088,379	0.25	3.46
PR	75	80	135,988	0.06	6.67
RI[2]	175	175	88,971	0.2	0
SC	1,375	1,375	400,152	0.34	0
SD	165	170	69,573	0.24	3.03
TN	2,515	2,844	509,881	0.49	13.08
TX	15,434	15,967	1,612,948	0.96	3.45
UT	585	530	143,301	0.41	–9.40
VA	911	870	757,224	0.12	–4.50
VT	20	30	57,633	0.03	50
WA	6,567	6,800	628,595	1.04	3.55
WI	915	828	444,679	0.2	–9.51
WV	357	347	175,697	0.2	–2.80
WY	111	98	55,519	0.2	–11.71

[1] Facilities in Los Angeles, CA and Long Beach, CA share jurisdiction. To avoid double reporting we subtracted one of the counts from the state total.

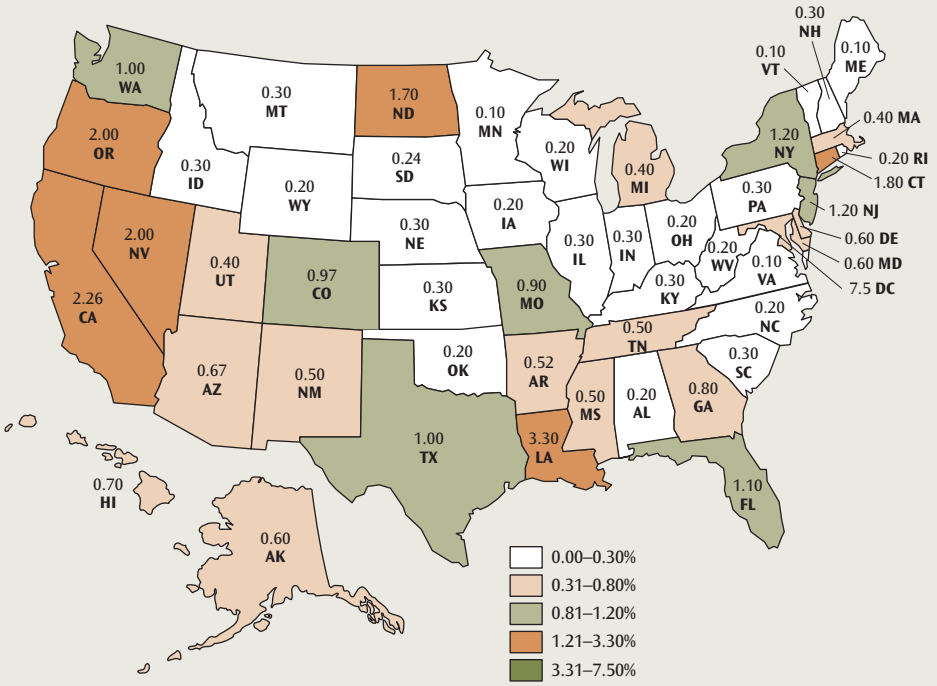
[2] These states serve a region that stretches across state boundaries. Often there is one main or parent facility and a few satellite facilities. In the cases noted here, the number of homeless veterans was attributed to the state that housed the parent facility.

Exhibit 6 Maps of Homeless Veterans

Estimates of Homeless Veterans 2005



Homeless Veterans as Percent of Total Veterans 2005



Housing Cost Burden Among Veterans

By definition, homelessness is a housing problem, and the most conclusive research evidence points toward the lack of affordable housing as the primary cause of homelessness in the United States.[27, 28] Housing is considered affordable when a household pays no more than 30 percent of its income for housing. Typically, households paying more than 50 percent of their incomes toward rent are considered "severely rent burdened" and may be at risk for homelessness. Each year there are far too many households in the U.S. that cannot afford housing and these needs are concentrated among the poor and most vulnerable.[29] Currently, the United States has an affordable housing shortage for low-income households, with nearly 6 million low-income households reporting "worst case" housing needs.[30] The affordable housing shortage is likely to get worse over the next 10 years due to growing gaps between income and housing, the tightening of rental markets, and the permanent removal of older rental units from the stock of affordable housing.[31] Further compounding the problem is the loss of affordable housing subsidies. Today only 1 in 4 people who are eligible for housing assistance receive some type of housing subsidy.[32]

Our tabulations of 2005 data from the American Community Survey show that when viewed as a group, veterans can afford their monthly housing costs. Only 4 percent of veterans pay more than 50 percent of their income for housing (compared with 8 percent of the general population) (Table 4). We found that veterans are more likely than the general population to be homeowners (80 percent of veterans versus 69 percent of the general population). Nearly half of veteran homeowners (42 percent) have paid off their mortgages and own their homes "free and clear." Of those with mortgages, about 2.4 percent are paying more than 50 percent of their income toward their monthly payment. A higher proportion of renters—about 10 percent—are paying more than 50 percent of their income toward housing cost. Because homeowners generally have lower housing cost burden and because owning an asset may protect against homelessness, this analysis focuses on renters.

There is a subset of veterans who rent housing and have *severe* housing cost burden (paying more than 50 percent of their income towards housing costs). Of veterans who rent

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[27] Quigley, J., & Raphael, S. *The Economics of Homelessness: The Evidence from North America*. Working Papers, Berkeley Program on Housing and Urban Policy

[28] Erin T. Mansur, J. M. Quigley, S. Raphael and E. Smolensky, 2002. Examining Policies to Reduce Homelessness Using a General Equilibrium Model of the Housing Market. *Journal of Urban Economics*, 52: 316–340, 2002.

[29] Pelletiere, D., K. Wardrip & S. Crowley (2006). Out of Reach. Washington DC: National Low Income Housing Coalition.

[30] Households with "worst case needs" are defined as unassisted renters with incomes below 50 percent of area median income who live in substandard housing or have "severe rent burden," meaning they pay more than half of their income for housing. See U.S. Department of Housing and Urban Development. 2005. *Affordable Housing Needs: A Report to Congress on the Significant Need for Housing*. Washington, DC: Author.

[31] Joint Center for Housing. 2005. *The State of the Nation's Housing.* Cambridge, MA: Harvard University.

[32] Rice, D., & Sard, B. *The Effects of the Federal Budget Squeeze on Low Income Housing Assistance.* Center on Budget and Policy Priorities. February 2, 2007.

housing, approximately 10 percent (476,877 veterans) pay more than 50 percent of their income for rent. Of those with severe housing cost burden, 20 percent are *very* low income (have incomes at or below 50 percent of area median income) and 67 percent are *extremely* low income (have incomes at or below 30 percent of area median income). More than half of veterans with severe housing cost burden (55 percent) fall below the poverty level and 43 percent are receiving foods stamps. Using bivariate analysis, we found a number of statistically significant differences among veterans with severe housing cost burden and those paying less than 50 percent of their income for housing.[33]

- **Veterans with a Disability Are More Likely to Have Severe Housing Cost Burden.** One clear differentiating characteristic between veterans and veterans who experience severe housing cost burden is disability status. Veterans who experience severe housing cost burden are more likely to report a work disability than other veterans (18 percent compared to 9 percent). They are also more likely to report a disability that limits mobility, to have a personal care limitation, to have physical difficulty, to report difficulty remembering, or to have a visual or hearing impairment (Exhibit 7).
- **Female Veterans Are More Likely to Have Severe Housing Cost Burden.** Women only make up 7 percent of veterans, but 13.5 percent of veterans with severe housing cost burden. Compared with their male counterparts, female veterans are more likely to have severe housing cost burden (13 percent compared to 10 percent) (Exhibit 8).
- **Unmarried Veterans Are More Likely to Have Severe Housing Cost Burden.** Thirteen percent of veterans, who are not married, or are separated, divorced, or widowed, have severe housing cost burden, while 7 percent of veterans who are currently married have severe housing cost burden. There was no statistically significant difference in family size among veterans with severe housing cost burden and those paying less than 50 percent (Exhibit 9).
- **There Are Small Differences Between Period of Service.** Severe housing cost burden by period of service varies. Recent veterans (from 1980 to 2003) are less likely than those who did not serve during those periods to have severe housing cost burden. Those that served during the Korean War or WWII and veterans of other periods are more likely to have housing cost burden. By sheer numbers, more Vietnam veterans and those who served during WWII have housing cost burden; they make up 20 percent and 16 percent, respectively, of those with housing cost burden (Exhibit 10).

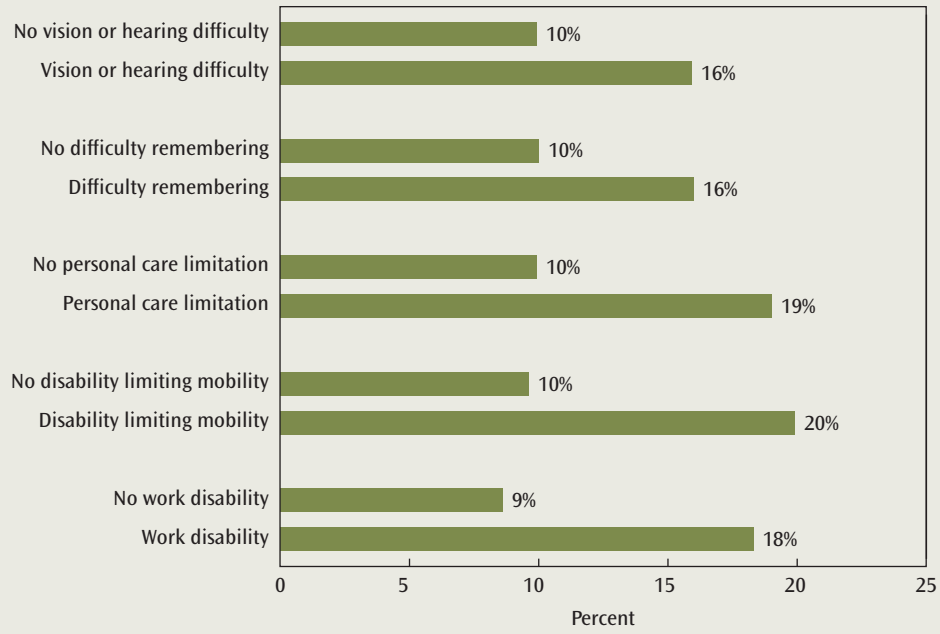
[33] Some of these differences—disability status, martial status, gender, and age—are closely correlated with poverty and the differences may "wash out" when controlling for other characteristics. Exploratory regression analysis shows some small independent effects for disability remain; however, it is not a surprise that poverty is the biggest predictor of housing cost burden among veterans.

Table 4 Veterans and Severe Housing Cost Burden

	Estimate of Total Number (%)	Estimate of Total Number Paying >50% of Income Toward Housing (%)
Own	18,826,339 (80%)	453,354 (2.4%)
Rent	4,623,470 (20%)	467,877 (10%)
Total Veterans	23,449,809 (100%)	930,231 (4%)

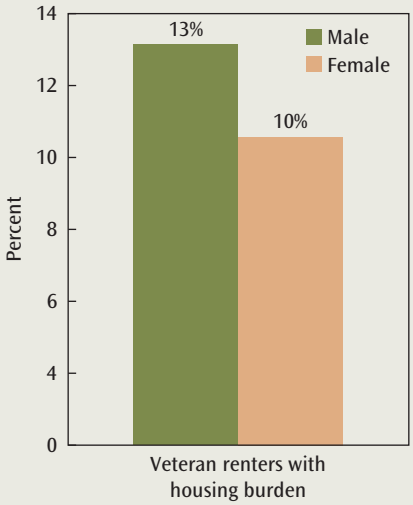
Source: American Community Survey 2005

Exhibit 7 Veteran Renters with Severe Housing Cost Burden by Disability Status



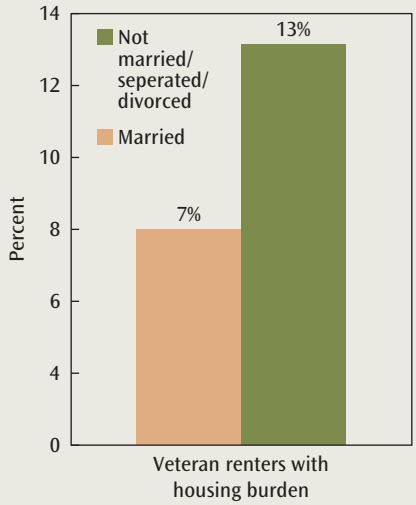
p<.000
N=4,623,470
Source: American Community Survey 2005

Exhibit 8 Veteran Renters with Severe Housing Cost Burden by Gender



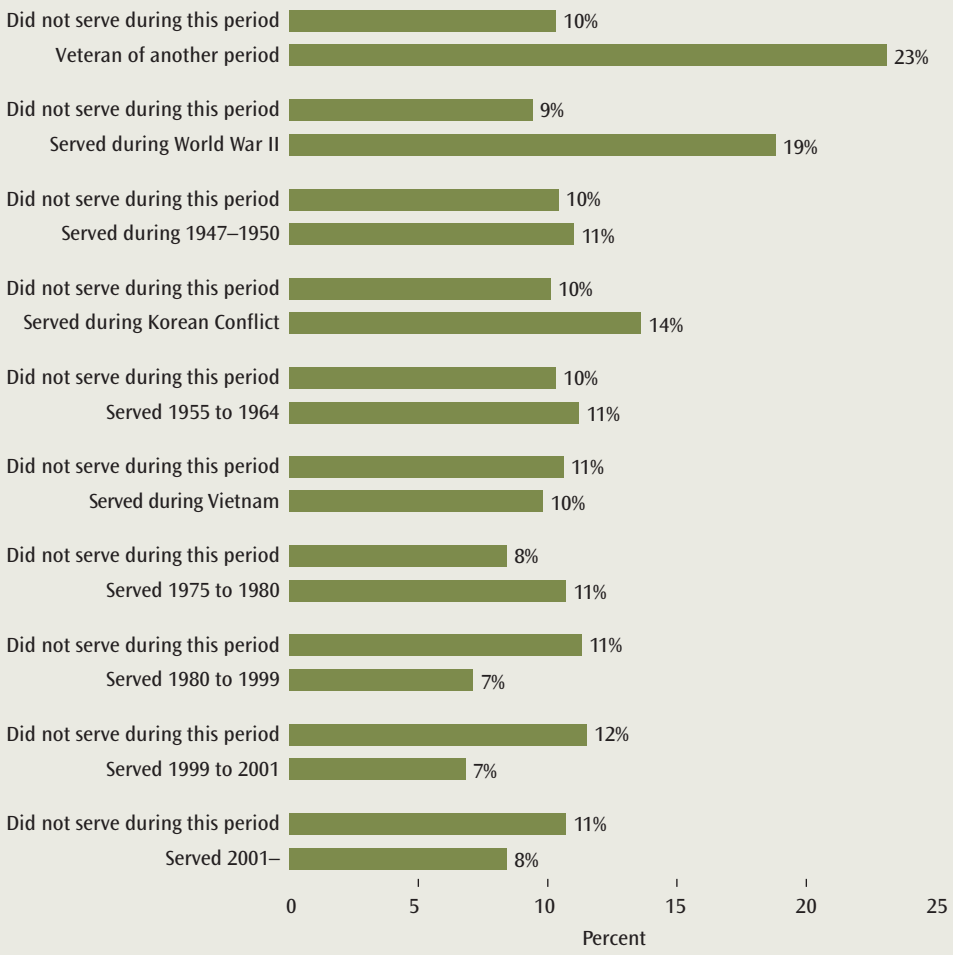
p<.000
N=4,623,470
Source: American Community Survey 2005

Exhibit 9 Veteran Renters with Severe Housing Cost Burden by Marital Status



p<.000
N=4,623,470
Source: American Community Survey 2005

Exhibit 10 Veteran Renters with Severe Housing Cost Burden by Period of Service



p<.000
N=4,623,470
Source: American Community Survey 2005

Housing Cost Burden—About the Data

To analyze housing cost burden among veterans we used data from the 2005 American Community Survey (ACS). The U.S. Census Bureau conducts the ACS annually and produces nationally representative estimates on the demographic, social, economic, and housing characteristics of the U.S. population. The ACS includes information for veterans who served since 1939.

Severe Housing Cost Burden by State

As Tables 5 and 6 show, severe housing cost burden among veterans differs greatly by state. Hawaii, Nevada, Rhode Island, and California have the highest rates of veterans with severe housing cost burden. All of these states have high or rapidly increasing housing costs.

Table 5 Severe Housing Cost Burden Among Veterans

State	Veterans with Housing Cost Burden	Margin of Error	Total Veterans	Percentage of Veterans with Housing Cost Burden
Alabama	4,966	± 1,120	403,950	1.20%
Alaska	2,134	± 732	74,482	2.90%
Arizona	11,093	± 1,672	538,880	2.10%
Arkansas	3,547	± 946	259,304	1.40%
California	73,669	± 4,308	2,193,336	3.40%
Colorado	8,577	± 1,471	402,091	2.10%
Connecticut	4,822	± 1,103	261,294	1.80%
Delaware	899	± 477	79,151	1.10%
District of Columbia	2,051	± 717	31,959	6.40%
Florida	32,856	± 2,879	1,717,801	1.90%
Georgia	12,165	± 1,753	731,466	1.70%
Hawaii	4,716	± 1,088	116,793	4.00%
Idaho	1,323	± 578	132,844	1.00%
Illinois	15,777	± 1,996	853,338	1.80%
Indiana	8,220	± 1,441	505,259	1.60%
Iowa	2,742	± 833	249,911	1.10%
Kansas	3,193	± 898	238,506	1.30%
Kentucky	4,428	± 1,058	341,752	1.30%
Louisiana	4,904	± 1,113	331,822	1.50%
Maine	2,795	± 839	145,352	1.90%
Maryland	10,672	± 1,640	480,654	2.20%
Massachusetts	11,920	± 1,734	453,249	2.60%
Michigan	14,557	± 1,917	782,823	1.90%
Minnesota	6,653	± 1,296	407,255	1.60%
Mississippi	2,268	± 758	226,398	1.00%
Missouri	7,960	± 1,418	533,517	1.50%
Montana	1,808	± 675	100,637	1.80%
Nebraska	2,573	± 806	154,607	1.70%
Nevada	8,097	± 1,426	233,633	3.50%
New Hampshire	2,460	± 788	129,603	1.90%
New Jersey	12,046	± 1,744	546,437	2.20%
New Mexico	3,553	± 947	177,687	2.00%
New York	32,071	± 2,845	1,098,272	2.90%
North Carolina	12,703	± 1,791	723,831	1.80%
North Dakota	630	± 399	58,479	1.10%
Ohio	18,468	± 2,159	982,418	1.90%
Oklahoma	6,295	± 1,260	314,464	2.00%
Oregon	10,125	± 1,596	350,365	2.90%

(*continued*)

Table 5 Severe Housing Cost Burden Among Veterans *(continued)*

State	Veterans with Housing Cost Burden	Margin of Error	Total Veterans	Percentage of Veterans with Housing Cost Burden
Pennsylvania	19,846	± 2,238	1,088,379	1.80%
Rhode Island	2,830	± 844	88,971	3.20%
South Carolina	7,398	± 1,366	400,152	1.80%
South Dakota	1,039	± 512	69,573	1.49%
Tennessee	9,147	± 1,519	509,881	1.80%
Texas	28,745	± 2,694	1,612,948	1.80%
Utah	2,122	± 732	143,301	1.50%
Vermont	639	± 402	57,633	1.10%
Virginia	11,750	± 1,722	757,224	1.60%
Washington	15,713	± 1,989	628,595	2.50%
West Virginia	2,074	± 724	175,697	1.20%
Wisconsin	5,277	± 1,155	444,679	1.20%
Wyoming	561	± 377	55,519	1.00%

Notes: Severe housing cost burden is defined as paying more than 50 percent of income for rent.

The Margin of Error is the difference between an estimate and its upper or lower confidence bounds. Confidence bounds can be created by adding the margin of error to the estimate (for an upper bound) and subtracting the margin of error from the estimate (for a lower bound). All published margins of error are based on a 90 percent confidence level.

Source: American Community Survey 2005

Table 6 High Rates of Homeless Veterans and Veterans with Severe Housing Cost Burden

	% of Veterans
Highest Rate of Veterans Who Are Homeless	
District of Columbia	7.5%
Louisiana	3.2%
California	2.2%
Highest Rate of Veterans with Severe Housing Cost Burden	
District of Columbia	6.4%
Hawaii	4.1%
Nevada	3.5%
Rhode Island	3.3%
California	3.4%

Source: American Community Survey 2005

Veterans at Risk of Homelessness

Access to permanent housing is consistently the number one service need identified by those concerned with veteran issues (VA staff, community providers, local government agencies, public officials, and former and currently homeless veterans themselves).[34] Further, reports indicate that veterans returning from Iraq and Afghanistan are seeking help with housing sooner than past cohorts of veterans.[35] With almost half a million veterans living in precarious housing situations, identifying those at risk of homelessness *before* they become homeless is critical. As it stands, the term "at risk" is ambiguous and ill-defined, and identifying those who would have become homeless absent any intervention is more an art than a science. Past attempts to target persons at risk of homelessness have had limited success, because there is no one factor that accurately predicts homelessness. Researchers have, however, worked to narrow the list.

The research literature on risk factors or *predictors* of homelessness point toward housing variables such as notice of eviction, overcrowded or doubled up living situations, not having a housing subsidy, frequent moves, and living in a high-poverty neighborhood.[36, 37] There are also factors that are associated with those who are homeless for long periods, including older age, unemployment and earned income, a lack of coping skills, inadequate family support, substance abuse history, and arrest history.[38] Specific risk factors that affect veterans include unstable social networks, underemployment or unemployment, mental illness, physical disability, and dropping out of the workforce.[39] Gender is also a risk factor for homelessness: a recent study of homeless people in 18 communities found that the risk of homelessness for women veterans is 2 to 4 times greater than for their female counterparts.[40] In addition to risk factors, there are characteristics that protect veterans against homelessness. Protective factors include training success, choice of military branch, continuity of tours of duty, Department of Defense housing, and rehabilitation, medical care, commensurate employment, compensation award, and work therapy.[41]

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[34] Nakashima, J. C. Burnette, J. McGuire, and A. Shelly. *Community Homelessness Assessment, Local Education and Networking Group (CHALENG) for Veterans.* Washington, DC: U.S Department of Veterans Affairs.
[35] Swords to Plowshares Iraq Veteran Project. *Risk and Protective Factors for Homelessness Among OIF/OEF Veterans*. Prepared for the National Coalition for Homeless Veterans. June 6, 2006.
[36] Shin, M., Weitzman, D.C., Stojannovic, D., Knickman, J. R., Jimenez, L., Duchon, L., James, S., & Krantz, D. H. 1998. Predictors of homelessness among families in New York City: From shelter request to housing stability. *American Journal of Public Health*, 88 (11): 1651–1657.
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[38] Caton, C. L. M., Dominguez, B., Schanzer, B., Hasin, D. S., Shrout, P. R., Felix, A., McQuisition, H., Opler, L. A., & Hsu, E. 2005. Risk factors for long-term homelessness: Findings from a longitudinal study of first time homeless single adults. *American Journal of Public Health* and Caton, C. L. M., Shrout, P. E., Eagle, P. R., Opler, L. A., Felix, A., Dominiguez, B. 1994. Risk factors for homelessness among schizophrenic men: A case control study. *American Journal of Public Health,* 84: 265–70.
[39] Swords to Plowshares Iraq Veteran Project. *Risk and Protective Factors for Homelessness Among OIF/OEF Veterans*. Prepared for the National Coalition for Homeless Veterans. June 6, 2006.
[40] Gamache, G., Rosenheck, R., & Tessler, R. 2003. Overrepresentation of women veterans among homeless women. *American Journal of Public Health,* 93(7): 1132–36.
[41] Swords to Plowshares Iraq Veteran Project. *Risk and Protective Factors for Homelessness Among OIF/OEF Veterans*. Prepared for the National Coalition for Homeless Veterans. June 6, 2006.

Defining "At Risk"

Drawing on the research literature as a guide, we use six factors to estimate the number of veterans at risk for homelessness:

1. Severe housing cost burden (paying more than 50 percent of their income for rent)
2. Living below the poverty level
3. Disability status
4. Single adult or living alone
5. Unemployment
6. Gender

Given the limitations of the available data, we do not have variables that capture substance abuse, mental health, arrest or incarceration history. It is also important to note that, just as the Census collects data on veterans to create estimates of the number eligible for services, the purpose of this analysis is to quantify the size and scope of the potential number of veterans who are at risk for homelessness. It does not intend to determine who should be eligible and who should receive targeted homeless prevention services, which requires a more sophisticated assessment tool and a richer source of data. Despite these limitations, we hope that it serves as a starting point for talking more definitively about veterans who are at risk of homelessness.

Estimating the Number of Veterans At Risk of Homelessness

We estimate that between 89,553 and 467,877 veterans have characteristics that put them at risk of homelessness (Table 7). All of these veterans are paying more than 50 percent of their income for rent. More than half are below the poverty level, and there are high rates of disability among this group. Further, many are living alone and are unattached

Table 7 Number of Veterans with Risk Factors for Homelessness

Risk Factor	Estimate	% Unemployed	% Not in Labor Force	Margin of Error
Veterans with severe housing cost burden	467,877	10.00%	61%	± 10,671.91
Severe housing cost burden and below the poverty level	263,923	15.60%	55%	± 8,086.41
Severe housing cost burden, below the poverty level, and living with a disability	106,499	9.60%	78%	± 5,171.68
Severe housing cost burden, below the poverty level, living with a disability, and living alone	89,553	8%	79%	± 4,745.85

Notes: Severe housing cost burden is defined as paying more than 50 percent of income for rent. Disability means that the veteran reported having one of the following: mobility disability, a physical difficulty, a personal care limitation, trouble remembering, or visual or hearing difficulty.

The Margin of Error is the difference between an estimate and its upper or lower confidence bounds.

Confidence bounds can be created by adding the margin of error to the estimate (for an upper bound) and subtracting the margin of error from the estimate (for a lower bound). All published margins of error are based on a 90 percent confidence level.

Source: American Community Survey 2005

to the labor force, putting them at risk for social isolation. These veterans at a minimum need help paying for housing and likely need help addressing mental and physical health needs. They may also need links to community-based services.

Female Veterans

A growing body of research indicates that female veterans may be at high risk of homelessness.[42] A number of reasons explain why female veterans are a greater risk of homelessness, including higher incidence of sexual assault and victimization, which is linked to higher rates of PTSD.[43] In addition female veterans have lower incomes and are more likely to have children. Approximately 1.7 million veterans are female. Compared with male veterans, there is a slightly higher proportion of female veterans with severe housing cost burden (13 compared to 10, respectively). Of the 63,594 female veterans with severe housing cost burden, 59 percent fall below the poverty level, compared to the 6.9 percent of female veterans who do not have severe housing cost burden. Female veterans with severe housing cost burden are more likely to fall on one end of the age spectrum, being younger (18–24) or older (65 or older). They are also more likely to be divorced (29 percent of female veterans with severe housing cost burden compared to 20 percent of female veterans without severe housing cost burden).

Vital Mission: Ending Homelessness Among Veterans

Our country currently faces a host of conflicting social, economic, and security priorities. For homeless and low-income people, it is an increasingly difficult budget and policy environment. But in the midst of these challenges, the movement to end homelessness continues to gain momentum. This movement is fueled by the recognition that homelessness is solvable and that the solutions are cost-effective. One of the country's most compelling missions is to prevent and end homelessness among veterans.

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[42] Gamache, G., Rosenheck, R., & Tessler, R. 2003. Overrepresentation of women veterans among homeless women. *American Journal of Public Health*. 93(7): 1132–36. and Perl, L. 2007. CRS Report for Congress: Veterans and Homelessness. Washington, DC: Congressional Research Service.

[43] Perl, L. 2007. CRS Report for Congress: Veterans and Homelessness. Washington, DC: Congressional Research Service.

Across the country, approximately 180 communities have completed plans to end homelessness, and about one-quarter include strategies for addressing homelessness among veterans. Strategies include more aggressive outreach targeted to veterans, greater coordination between local VA and homeless service agencies, targeted rental subsidies for veterans who are chronically homeless, permanent supportive housing that is linked to mental health services and other supports. The plans also call for improving the quality of data collected on homeless people and programs. Better data, as this report illustrates, can help policymakers formulate strategies to address the problem.

By way of providing affordable housing, the federal government has a bigger role to take on, specifically for providing communities with the resources they need to move ahead. The federal government can take a number of steps to significantly reduce homelessness among veterans, including the following:

1. *Establish a risk assessment process during the first 30 days of discharge and pilot a homelessness prevention program.* Using basic measures, this analysis shows that a high number of veterans are at risk of homelessness. To end homelessness among veterans, we have to prevent it from occurring in the first place. The number of veterans at risk of homelessness suggests the need for testing a risk assessment process and piloting a homelessness prevention program that targets veterans, particularly returning veterans, and provides them with prevention services including shallow subsidies, eviction prevention, and one-time assistance for veterans who fall behind on their rent. This pilot should be tested in at least three areas, including one rural location, and should be rigorously evaluated.
2. *Create permanent supportive housing options for veterans.* Approximately 44,000 to 66,000 veterans are chronically homeless. Homeless veterans who have been on the streets for a long time, have severe physical or mental disabilities, or have chronic substance abuse problems will need permanent supportive housing—housing linked with intensive supports—to help them maintain housing stability. A number of research studies show that permanent supportive housing is a cost-effective approach that helps people who have intensive needs maintain stable housing, and some evidence shows that once back in housing they are likely to access health and substance abuse treatment.[44, 45] We propose creating 5,000 units per year for the next 5 years; these units should be dedicated to chronically homeless veterans and should be linked to veterans' support systems. The cost of 25,000 permanent supportive housing units is approximately $3 billion for capital costs to develop the units and another $1.2 billion for operating and service costs over 5 years.[46] This would cut the number of chronically homeless veterans by more than half.

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[44] Tsemberis, S., Gulcur, L., and Nakae, M. 2004."Housing First, Consumer Choice, and Harm Reduction for Homeless Individuals with a Dual Diagnosis," *American Journal of Public Health*, Vol.94, pp.651–656.
[45] Rosenheck, R., et al. Cost-effectiveness of Supported Housing for Homeless Persons with Mental Illness, Arch Gen Psychiatry, Vol 60, Sep 2003.
[46] This assumes an average cost of $120,000 for capital costs (25,000*$120,000=3,000,000,000) and $9,700 for operating and service costs (25,000*$9,700=242,500,000 per year).

3. *Expand rental assistance for veterans.* Congress should fund an additional 20,000 housing choice vouchers exclusively for homeless veterans. The operating cost of 20,000 vouchers is approximately $175 million annually and $875 million over 5 years.[47] Providing 20,000 vouchers would reduce homelessness among veterans by 10 percent. In addition to housing vouchers, Congress should create a shallow subsidy program that helps bridge the gap between income and rent. Providing a shallow housing subsidy of approximately $250 per month to 89,000 veterans would cost approximately $267 million per year and $1.3 billion over 5 years.

Acting upon these recommendations would end homelessness for 45,000 veterans who are currently homeless (reducing homelessness among veterans by almost one-quarter) and would prevent homelessness among thousands more—costing approximately $6.4 billion dollars from the federal government. This seems like an enormous cost, yet it is only slightly more than what the federal government is currently spending in Iraq and Afghanistan *per month* (around $8 billion) and it is a fraction of what Congress plans to spend (upwards of $1.2 trillion). Certainly we have the resources to significantly reduce homelessness among veterans.

Millions of veterans have served and protected our country. While most veterans are doing well and living in stable housing, a small subset are sleeping on streets and in shelters or other places that no one should have to endure. We are indebted to those who served our country, and at minimum our public policies should ensure that veterans have access to stable housing and the necessary supports needed to avoid homelessness.

[47] This assumes a cost of $8750 per voucher ($8750*20,000=175,000,000 *5=875,000,000).

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